

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain acts of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family farmer (\$200 filing fee plus \$39 administrative fee)

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

12/24/04

Date

/s/ Meryl A. Tilburg

Signature of Debtor

Case Number

FORM B1		United States Bankruptcy Court Western District of New York		Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Tilburg, Meryl A.			Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): None			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all): 1020			Last four digits of Soc.Sec.No./Complete EIN or other Tax ID No. (if more than one, state all):		
Street Address of Debtor (No. & Street, City, State & Zip Code): 411 Madison St. #2 Newark, NY 14513			Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: Wayne			County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):			Mailing Address of Joint Debtor (if different from street address):		
Location of Principal Assets of Business Debtor (if different from street address above):			Attorney: John F. McKeown, Esq., John F. McKeown, Attorneys at Law 70 North Main Street Canandaigua, NY 14424 ph: 585-396-9627		

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- | | |
|---------------------------------------------------|-------------------------------------------|
| <input checked="" type="checkbox"/> Individual(s) | <input type="checkbox"/> Railroad |
| <input type="checkbox"/> Corporation | <input type="checkbox"/> Stockbroker |
| <input type="checkbox"/> Partnership | <input type="checkbox"/> Commodity Broker |
| <input type="checkbox"/> Other _____ | <input type="checkbox"/> Clearing Bank |

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- | | | |
|-----------------------------------------------|-------------------------------------|-------------------------------------|
| <input checked="" type="checkbox"/> Chapter 7 | <input type="checkbox"/> Chapter 11 | <input type="checkbox"/> Chapter 13 |
| <input type="checkbox"/> Chapter 9 | <input type="checkbox"/> Chapter 12 | |
| <input type="checkbox"/> | | |

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
 Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Meryl A. Tilburg	
Location Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet) Where Filed: NONE		Case Number:	Date Filed:
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE		Case Number:	Date Filed:
District:		Relationship:	Judge:

Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.	<div style="text-align: center; border-bottom: 1px solid black; margin-bottom: 10px;"> Signatures </div> <div> Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) </div> <div> <input type="checkbox"/> Exhibit A is attached and made a part of this petition. </div>
<div> <input checked="" type="checkbox"/> <u>/s/ Meryl A. Tilburg</u> Signature of Debtor </div> <div> <input checked="" type="checkbox"/> _____ Signature of Joint Debtor </div> <div> Telephone Number (If not represented by attorney) <u>12/24/04</u> Date </div>	<div> Exhibit B ((To be completed if debtor is an individual whose debts are primarily consumer debts)) </div> <div> I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. </div> <div> <div style="display: flex; justify-content: space-between;"> <input checked="" type="checkbox"/> <u>/s/ John F. McKeown, Esq.</u> Signature of Attorney for Debtor(s) </div> <div style="text-align: right;"> <u>12/24/04</u> Date </div> </div>
Signature of Attorney <input checked="" type="checkbox"/> <u>/s/ John F. McKeown, Esq.</u> Signature of Attorney for Debtor(s) <u>JOHN F. MCKEOWN, ESQ.</u> Printed Name of Attorney for Debtor(s) <u>John F. McKeown, Attorneys at Law</u> Firm Name <u>70 North Main Street</u> Address <u>Canandaigua, NY 14424</u> <u>585-396-9627</u> Telephone Number <u>12/24/04</u> Date	<div> Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? </div> <div> <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No </div>
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.
<div> <input checked="" type="checkbox"/> _____ Signature of Authorized Individual </div> <div> Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date </div>	<div> Printed Name of Bankruptcy Petition Preparer _____ Social Security Number (Required by 11 U.S.C. § 110(c).) _____ Address _____ Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: _____ If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. </div> <div> <input checked="" type="checkbox"/> _____ Signature of Bankruptcy Petition Preparer _____ Date </div> <div> A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156. </div>

Meryl A. Tilburg

In re

Debtor

Case No.

(if known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
NONE				
Total ▶			0.00	

(Report also on Summary of Schedules)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		cash on hand		10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.		security deposit on apartment DeJohn Realities PO Box 442 Newark, NY		425.00
4. Household goods and furnishings, including audio, video, and computer equipment.		living room furnishings, bedroom furnishings, dining room furnishings at residence		200.00

Meryl A. Tilburg

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books. Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		women's clothing at residence		50.00
7. Furs and jewelry.		costume jewelry at residence		5.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			

Meryl A. Tilburg

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		marital debt Randall J. Tilburg		6,817.76
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1990 Chevolet Lumina, 200,000 miles, unoperational at residence		50.00
		1999 Ford Taurus, 78,000 miles, 4 doors, 6 cylinders, transmission is slipping, titled to Meryl A. Tilburg at residence		2,300.00
24. Boats, motors, and accessories.	X			

Meryl A. Tilburg

In re _____
DebtorCase No. _____
(if known)**SCHEDULE B - PERSONAL PROPERTY**
(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed.	X			
0 _____ continuation sheets attached			Total ▶	\$ 9,857.76

(Include amounts from any continuation
sheets attached. Report total also on
Summary of Schedules)

Meryl A. Tilburg

In re _____
DebtorCase No. _____
(if known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under

(Check one box)

☐ 11 U.S.C. §522(b)(1) Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. §522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
security deposit on apartment	NY Civ Prac Law & Rules § 5205(g)	425.00	425.00
living room furnishings, bedroom furnishings, dining room furnishings	NY Civ Prac Law & Rules § 5205(a)(5)	200.00	200.00
women's clothing	NY Civ Prac Law & Rules § 5205(a)(5)	50.00	50.00
marital debt	NY Civ Prac Law & Rules § 5205((d)(3)	6,817.76	6,817.76
1999 Ford Taurus, 78,000 miles, 4 doors, 6 cylinders, transmission is slipping, titled to Meryl A. Tilburg	NY Debt & Cred Law § 282(iii)(1)	2,300.00	2,300.00
cash on hand	NY Debt & Cred Law § 283(2)	10.00	10.00

In re Meryl A. Tilburg,

Case No. _____

Debtor

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.				
		VALUE \$		
ACCOUNT NO.				
		VALUE \$		
ACCOUNT NO.				
		VALUE \$		
ACCOUNT NO.				
		VALUE \$		

0 continuation sheets attached

Subtotal > \$ 0.00
(Total of this page)
Total > \$ 0.00
(Use only on last page)

In re Meryl A. Tilburg,
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☒ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Spousal or Child Support

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM			DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 1601 Wayne County Support Collection Unit PO Box 15354 Albany, NY 12212-5354		Incurred: 05/98 Consideration: child support arrears				1,945.00	1,945.00
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 1 of 2 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ➤	\$ 1,945.00
(Total of this page)	
Total ➤	\$

(Use only on last page of the completed Schedule E.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes & Debts to Governments

TYPE OF PRIORITY

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM			DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. 1020 Internal Revenue Service PO Box 266 Niagra Square Station Buffalo, NY 14201		Incurred: 12/03 Consideration: 2003 income tax arrears				882.38	882.38
ACCOUNT NO. 1020 N Y Department of Taxation and Finance W A Harriman State Campus Albany, NY 12227-0001		Incurred: 12/03 Consideration: 2003 income tax arrears				468.15	468.15
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. 2 of 2 continuation sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal ➤	\$ 1,350.53
(Total of this page)	
Total ➤	\$ 3,295.53
(Use only on last page of the completed Schedule E.)	

(Report total also on Summary of Schedules)

In re Meryl A. Tilburg,
DebtorCase No. _____
(If known)**SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 5981 Albert Beltrano, M.D. 12 Leach Rd. Lyons, NY 14489		Incurred: 03/02 Consideration: Medical Services		125.00
ACCOUNT NO. 1004 American Express PO Box 6559 Omaha, NE 68106		Incurred: 03/00 Consideration: Credit card debt		3,681.31
ACCOUNT NO. 2527 Associated Creditors Exchange PO Box 33130 Phoenix, AZ 85067-3130		Consideration: collection for Providian		Notice Only
ACCOUNT NO. 0578 Associated Recovery Systems 3225 N. Central Ave, Ste 801 Phoenix, AZ 85012		Consideration: collection for Citibank		Notice Only
<div style="display: flex; justify-content: space-between;"> 9 continuation sheets attached <div> Subtotal ➤ (Total of this page) Total ➤ (Use only on last page) </div> </div>				\$ 3,806.31 \$

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Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4460 Atlantic Credit Services & Finance PO Box 13386 Roanoke, VA 24033-3386		Consideration: collection for Discover Card				Notice Only
ACCOUNT NO. 5981 CBS 821 Pre-Emption Rd., Bld. 100 Geneva, NY 14456-2016		Incurred: 03/02 Consideration: collection for Albert Beltrano, M.D.				Notice Only
ACCOUNT NO. 0578 Citicorp Credit Services 4600 Houston Rd. Florence, KY 41042		Incurred: 03/00 Consideration: Credit card debt				11,948.53
ACCOUNT NO. 0293 Coldata, Inc. 1979 Marcus Ave., Ste 100 Lake Success, NY 11042		Consideration: collection for The Bon-Ton				Notice Only
ACCOUNT NO. 0578 Contract Resource Services PO Box 1171 Metairie, LA 70004-1171		Consideration: collection for Citibank				Notice Only

Sheet no. 1 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ (Total of this page)	\$ 11,948.53
Total ➤ (Use only on last page of the completed Schedule F.)	\$

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0578 Creditone PO Box 1273 Metairie, LA 70004-1273		Consideration: collection for Citibank				Notice Only
ACCOUNT NO. 4460 Discover Card PO Box 30952 Salt Lake City, UT 84130-0952		Incurred: 03/00 Consideration: Credit card debt				6,034.21
ACCOUNT NO. 6641 Elite Recovery Services, Inc. PO Box 3474 Buffalo, NY 14240		Consideration: collection for Discover				Notice Only
ACCOUNT NO. 4460 Encore Receivable Management PO Box 3330 Olathe, KS 66063-3330		Consideration: collection for Discover				Notice Only
ACCOUNT NO. 0417 Financial Recovery Services, Inc. PO Box 385908 Minneapolis, MN 55438-5908		Consideration: collection for JC Penny, GE Capital Card, Providian				Notice Only

Sheet no. 2 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 6,034.21
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		Incurring: 03/00				
GE Capital Cards PO Box 103055 Roswell, GA 30076		Consideration: Credit card debt				25.89
ACCOUNT NO. 6453		Incurring: 01/01				
Genesee Hospital PO Box 31131 Rochester, NY 14603-1131		Consideration: Medical Services				144.32
ACCOUNT NO. 258R		Consideration: collection for Verizon (Bell Atlantic)				
I.C. System, Inc. PO Box 64437 St. Paul, MN 55164-0437						Notice Only
ACCOUNT NO. 4171		Incurring: 12/00				
JC Penny PO Box 27570 Albuquerque, NM 87125		Consideration: Revolving charge account				25.89
ACCOUNT NO. 0578		Consideration: collection for Citibank				
Law Offices of James A. West 3100 South Gessner, Ste 630 Houston, TX 77063						Notice Only

Sheet no. 3 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	196.10
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 4710 Law Offices of Mitchell N. Kay 7 Penn Plaza New York, NY 10001-3995		Consideration: collection for World Financial Network, American Express				Notice Only
ACCOUNT NO. 3267 M.R.S. Associates, Inc. 6530 West Campus Oval, Ste 100 New Albany, OH 43054-8840		Consideration: collection for Sears				Notice Only
ACCOUNT NO. 9088 Melvin & Melvin LLC 217 South Salina St. Syracuse, NY 13202-1390		Consideration: collection for Midatlantic Acquisition				Notice Only
ACCOUNT NO. 6453 Mercantile Adjustment PO Box 9315A Rochester, NY 14604		Consideration: collection for Genesee Hospital, Rochester Radiology, Strong Hospital				Notice Only
ACCOUNT NO. Mid Atlantic Capital Acquisition 220 John Glen Dr., Ste 1 Amherst, NY 14228		Consideration: acquisition for Chase judgement entered on 11/03/04				2,424.17

Sheet no. 4 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$ 2,424.17
(Total of this page)	
Total	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0578 National Financial Systems PO Box 9013 Syosset, NY 11791-9013		Consideration: collection for Citibank				Notice Only
ACCOUNT NO. 0293 National Recovery Agency PO Box 67015 Harrisburg, PA 17106-7015		Consideration: collection for The Bon-Ton				Notice Only
ACCOUNT NO. 2527 Nationwide Credit, Inc. 450 N. Sam Houston Pkwy Ste 290 Houston, TX 77060-3551		Consideration: collection for Providian				Notice Only
ACCOUNT NO. 86VI NCO Financial Systems PO Box 7627 Ft. Washington, PA 19034		Consideration: collection for Verizon (Bell Atlantic)				Notice Only
ACCOUNT NO. 0923 Oliphant Financial Corp. PO Box 2899 Sarasota, FL 34230-2899		Consideration: collection for The Bon-Ton				Notice Only

Sheet no. 5 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤	\$ 0.00
(Total of this page)	
Total ➤	\$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 0293 Penncro Associates 95 James Way, Ste 113 Southampton, PA 18966-3847		Consideration: collection for The Bon-Ton				Notice Only
ACCOUNT NO. 5119 Plaza Associates 370 Seventh Ave. New York, NY 10001-3900		Consideration: collection for World Financial Network, American Express				Notice Only
ACCOUNT NO. 3267 Portfolio Recovery Assoc. PO Box 12914 Norfolk, VA 23541		Consideration: collection for Sears Roebuck				Notice Only
ACCOUNT NO. 5119 Professional Credit Services 500 Bi-County Blvd, Ste 350 Farmingdale, NY 11735-3931		Consideration: collection for World Financial Services				Notice Only
ACCOUNT NO. 4460 Protocol Recovery Service, Inc. 509 Mercer Ave. Panama City, FL 32401		Consideration: collection for Discover Card				Notice Only

Sheet no. 6 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ➤ \$ 0.00
(Total of this page)
Total ➤ \$

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 2527 Providian National Bank PO Box 9553 Manchester, NH 03108-9553		Incurred: 03/00 Consideration: Credit card debt				1,711.44
ACCOUNT NO. Randall J. Tilburg 326 Silverhill Rd. Newark, NY 14513		Consideration: marital debt				1.00
ACCOUNT NO. 3267 Risk Management Alternatives 1500 Commerce Dr. Mendota Heights, MN 55120		Consideration: collection for Sears				Notice Only
ACCOUNT NO. Rochester Radiology Assoc. PO Box 2000 East Syracuse, NY 13057		Incurred: 10/02 Consideration: Medical Services				336.00
ACCOUNT NO. 8333 Schwartz & Schwartz, Attorney at Law 480 Rockway Ave. Valley Stream, NY 11581		Consideration: collection for American Express				Notice Only

Sheet no. 7 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	2,048.44
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 3267 Sears Roebuck PO Box 555 Columbus, OH 43216-0555		Incurred: 03/00 Consideration: Revolving charge account				1,314.32
ACCOUNT NO. Strong Memorial Hospital PO Box 9315A Rochester, NY 14604		Incurred: 10/02 Consideration: Medical Services				190.00
ACCOUNT NO. 4460 Surpa's Resource Corp. 3120 Hayes Rd., Ste 200 Houston, TX 77082		Consideration: collection for Discover, Providian				0.00
ACCOUNT NO. 0293 The Bon - Ton PO Box 2285 York, PA 17405		Incurred: 03/02 Consideration: Revolving charge account				255.00
ACCOUNT NO. 0578 United Recovery Systems 3100 S. Gessner Rd., Ste 400 Houston, TX 77063		Consideration: collection for Citibank				Notice Only

Sheet no. 8 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal	\$	1,759.32
(Total of this page)		
Total	\$	

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF,	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 86VI Verizon PO Box 6360 Syracuse, NY 13217		Incurred: 03/00 Consideration: phone bill				382.22
ACCOUNT NO. 247B Wolpoff & Abramson, LLP 702 King Farm Blvd. Rockville, MD		Consideration: collection for World Financial Network				Notice Only
ACCOUNT NO. 5119 World Financial Network PO Box 182071 Columbus, OH 43218-2071		Incurred: 03/00 Consideration: Revolving charge account				248.47
ACCOUNT NO. 4060 Zenith Acquisition Corp. 220 John Glenn Dr., Suite 1 Amherst, NY 14228		Consideration: collection for Providian, The Bon-Ton				Notice Only
ACCOUNT NO.						

Sheet no. 9 of 9 continuation sheets attached to Schedule of Creditors
Creditors Holding Unsecured Nonpriority Claims

Subtotal ▶ (Total of this page)	\$ 630.69
Total ▶	\$ 28,847.77

(Use only on last page of the completed Schedule F.)

(Report total also on Summary of Schedules)

Meryl A. Tilburg

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
DeJohn Reality 411 Madison St., Apt. 1 Newark, NY 14513	apartment lease

Meryl A. Tilburg

In re _____
Debtor

Case No. _____
(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Meryl A. Tilburg
In re _____,
DebtorCase No. _____
(if known)**SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)**

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Divorced	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP son son son	AGE 19 14 9
Employment: DEBTOR		SPOUSE
Occupation file clerk		
Name of Employer Adecco		
How long employed 3 months		
Address of Employer Newark, NY		N.A.

Income: (Estimate of average monthly income)Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)

DEBTOR	SPOUSE
\$ 1,548.00	\$ N.A.

Estimated monthly overtime

\$ 0.00	\$ N.A.
---------	---------

SUBTOTAL

\$ 1,548.00	\$ N.A.
-------------	---------

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ 326.76	\$ N.A.
-----------	---------

b. Insurance

\$ 2.58	\$ N.A.
---------	---------

c. Union Dues

\$ 0.00	\$ N.A.
---------	---------

d. Other (Specify: child support)

\$ 481.60	\$ N.A.
-----------	---------

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 810.94	\$ N.A.
-----------	---------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 737.06	\$ N.A.
-----------	---------

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ 0.00	\$ N.A.
---------	---------

Income from real property

\$ 0.00	\$ N.A.
---------	---------

Interest and dividends

\$ 0.00	\$ N.A.
---------	---------

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

\$ 0.00	\$ N.A.
---------	---------

Social security or other government assistance
(Specify)

\$ 0.00	\$ N.A.
---------	---------

Pension or retirement income

\$ 0.00	\$ N.A.
---------	---------

Other monthly income

(Specify)

\$ 0.00	\$ N.A.
---------	---------

\$ 0.00	\$ N.A.
---------	---------

TOTAL MONTHLY INCOME

\$ 737.06	\$ N.A.
-----------	---------

TOTAL COMBINED MONTHLY INCOME \$ 737.06

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Meryl A. Tilburg

In re _____,
DebtorCase No. _____
(If known)**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	500.00
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	160.00
Water and sewer	\$	0.00
Telephone	\$	40.00
Other cable TV	\$	20.00
Home maintenance (Repairs and upkeep)	\$	0.00
Food	\$	160.00
Clothing	\$	20.00
Laundry and dry cleaning	\$	10.00
Medical and dental expenses	\$	32.38
Transportation (not including car payments)	\$	150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	20.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	25.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	70.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) tax arrears	\$	50.00
Installment payments (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other haircuts	\$	20.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 1,277.38

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	N.A.
B. Total projected monthly expenses	\$	N.A.
C. Excess income (A minus B)	\$	N.A.
D. Total amount to be paid into plan each _____	\$	N.A.
(interval)		

United States Bankruptcy Court

Western District of New York

Meryl A. Tilburg

In re _____
Debtor

Case No. _____
(If known)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	4	\$ 9,857.76		
C - Property Claimed As Exempt	YES	1			
D - Creditors Holding Secured Claims	YES	1		\$ 0.00	
E - Creditors Holding Unsecured Priority Claims	YES	3		\$ 3,295.53	
F - Creditors Holding Unsecured Nonpriority Claims	YES	10		\$ 28,847.77	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 737.06
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 1,277.38
Total Number of Sheets in ALL Schedules ▶		24			
Total Assets ▶			9,857.76		
Total Liabilities ▶				32,143.30	

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In re Meryl A. Tilburg,
Debtor

Case No. _____
(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 25
sheets and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 12/24/04

Signature /s/ Meryl A. Tilburg
Debtor

Date _____

Signature Not Applicable
(Joint Debtor, if any)
[If joint case, both spouses must sign]

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____
(Required by 11 U.S.C. § 110(c).)

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X
Signature of Bankruptcy Petition Preparer _____

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF NEW YORK

In Re Meryl A. Tilburg
(Name)

Case No. _____
(if known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2004	10,360.25	YTD income from employment
2003	15,225.29	income from employment

2002 24,580.00 income from employment

2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

2003 6,532.00 income from NYS Unemployment Insurance benefits

3. Payments to Creditors

None ☒ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☒ b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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4. Suits and administrative proceedings, executions, garnishments and attachments

None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Midatlantic Capital Acquisition, LLC 220 John Glenn Dr. Ste 1 Amherst, NY vs Meryl A. Tilberg 411 Madison St. Newark, NY 14513-1742 # 55833	Summons and Complaint Consumer Credit Transaction	Supreme Court County of Wayne	Judgement entered for \$2,424.17 on 11/03/04

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
------------------------------------------------------------------------	--------------------	--------------------------------------

5. Repossessions, foreclosures and returns

None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------------------	-----------------------------------------------------------------	--------------------------------------

6. Assignments and Receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------------	------------------------------------------------------	------------------	--------------------------------------

7. Gifts

None



List all gifts or charitable contributions made within one year immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--------------------------------------------	--------------------------------	--------------	-------------------------------

8. Losses

None



List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES, AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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9. Payments related to debt counseling or bankruptcy

None



List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
John F. McKeown John F. McKeown, Attorneys at Law 70 North Main St. Canandaigua, NY 14424	09/04	\$595.00

10. Other transfers

None



List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--------------------------------------------------------	------	--------------------------------------------------

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF
INSTITUTION

TYPE OF ACCOUNT, LAST FOUR
DIGITS OF ACCOUNT NUMBER,
AND AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND
ADDRESS OF BANK
OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF
THOSE WITH ACCESS TO BOX
OR DEPOSITORY

DESCRIPTION OF
CONTENTS

DATE OF
TRANSFER OR
SURRENDER, IF ANY

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE
OF
SETOFF

AMOUNT
OF
SETOFF

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND
ADDRESS OF OWNER

DESCRIPTION AND
VALUE OF PROPERTY

LOCATION OF PROPERTY

Mr. & Mrs. Craig McMillian
1871 Tall Pine Rd.
Melbourne, FL 32935

television

411 Madison St. #2
Newark, NY

15. Prior address of debtor

None



If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Sites

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None



a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	------------------------------------------	-------------------	----------------------

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None
☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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18. Nature, location and name of business

None
☒

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None
☒

NAME	ADDRESS
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[Questions 19 - 25 are not applicable to this case]

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

12/24/04

Signature
of Debtor

/s/ Meryl A. Tilburg

MERYL A. TILBURG

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

Form 8. INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
UNITED STATES BANKRUPTCY COURT
Western District of New York

In re Meryl A. Tilburg,
Debtor

Case No. _____
Chapter Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's name
NONE	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
NONE				

Date: 12/24/04

/s/ Meryl A. Tilburg

Signature of Debtor

MERYL A. TILBURG

CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document.

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X
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

Albert Beltrano, M D.
12 Leach Rd.
Lyons, NY 14489

American Express
P0 Box 6559
Omaha, NE 68106

Associated Creditors Exchange
P0 Box 33130
Phoenix, AZ 85067-3130

Associated Recovery Systems
3225 N. Central Ave, Ste 801
Phoenix, AZ 85012

Atlantic Credit Services & Finance
P0 Box 13386
Roanoke, VA 24033-3386

CBS
821 Pre-Emption Rd., Bld. 100
Geneva, NY 14456-2016

Citicorp Credit Services
4600 Houston Rd.
Florence, KY 41042

Coldata, Inc.
1979 Marcus Ave., Ste 100
Lake Success, NY 11042

Contract Resource Services
P0 Box 1171
Metairie, LA 70004-1171

Creditone
P0 Box 1273
Metairie, LA 70004-1273

Discover Card
P0 Box 30952
Salt Lake City, UT 84130-0952

Elite Recovery Services, Inc.
P0 Box 3474
Buffalo, NY 14240

Encore Receivable Management
P0 Box 3330
Olathe, KS 66063-3330

Financial Recovery Services, Inc.
P0 Box 385908
Minneapolis, MN 55438-5908

GE Capital Cards
P0 Box 103055
Roswell, GA 30076

Genesee Hospital
P0 Box 31131
Rochester, NY 14603-1131

I. C. System, Inc.
P0 Box 64437
St. Paul, MN 55164-0437

Internal Revenue Service
P0 Box 266 Niagra Square Station
Buffalo, NY 14201

JC Penny
P0 Box 27570
Albuquerque, NM 87125

Law Offices of James A. West
3100 South Gessner, Ste 630
Houston, TX 77063

Law Offices of Mitchell N. Kay
7 Penn Plaza
New York, NY 10001-3995

M R. S. Associates, Inc.
6530 West Campus Oval, Ste 100
New Albany, OH 43054-8840

Melvin & Melvin LLC
217 South Salina St.
Syracuse, NY 13202-1390

Mercantile Adjustment
PO Box 9315A
Rochester, NY 14604

Mid Atlantic Capital Acquisition
220 John Glen Dr., Ste 1
Amherst, NY 14228

N Y Department of Taxation and Finance
W A Harriman State Campus
Albany, NY 12227-0001

National Financial Systems
PO Box 9013
Syosset, NY 11791-9013

National Recovery Agency
PO Box 67015
Harrisburg, PA 17106-7015

Nationwide Credit, Inc.
450 N. Sam Houston Pkwy
Ste 290
Houston, TX 77060-3551

NC0 Financial Systems
PO Box 7627
Ft. Washington, PA 19034

Oliphant Financial Corp.
PO Box 2899
Sarasota, FL 34230-2899

Penncro Associates
95 James Way, Ste 113
Southampton, PA 18966-3847

Plaza Associates
370 Seventh Ave.
New York, NY 10001-3900

Portfolio Recovery Assoc.
PO Box 12914
Norfolk, VA 23541

Professional Credit Services
500 Bi-County Blvd, Ste 350
Farmingdale, NY 11735-3931

Protocol Recovery Service, Inc.
509 Mercer Ave.
Panama City, FL 32401

Providian National Bank
PO Box 9553
Manchester, NH 03108-9553

Randall J. Tilburg
326 Silverhill Rd.
Newark, NY 14513

Risk Management Alternatives
1500 Commerce Dr.
Mendota Heights, MN 55120

Rochester Radiology Assoc.
PO Box 2000
East Syracuse, NY 13057

Schwartz & Schwartz, Attorney at Law
480 Rockway Ave.
Valley Stream, NY 11581

Sears Roebuck
PO Box 555
Columbus, OH 43216-0555

Strong Memorial Hospital
PO Box 9315A
Rochester, NY 14604

Surpa's Resource Corp.
3120 Hayes Rd., Ste 200
Houston, TX 77082

The Bon - Ton
PO Box 2285
York, PA 17405

United Recovery Systems
3100 S. Gessner Rd., Ste 400
Houston, TX 77063

Verizon
PO Box 6360
Syracuse, NY 13217

Wayne County Support Collection Unit
PO Box 15354
Albany, NY 12212-5354

Wolpoff & Abramson, LLP
702 King Farm Blvd.
Rockville, MD

World Financial Network
PO Box 182071
Columbus, OH 43218-2071

Zenith Acquisition Corp.
220 John Glenn Dr., Suite 1
Amherst, NY 14228

United States Bankruptcy Court

Western District of New York

In re Meryl A. Tilburg

Case No. _____

Chapter 7

Debtor(s)

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$ 595.00

Prior to the filing of this statement I have received \$ 595.00

Balance Due \$ 0.00

2. The source of compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in the bankruptcy proceeding.

12/24/04

Date

/s/ John F. McKeown, Esq.

Signature of Attorney

John F. McKeown, Attorneys at Law

Name of law firm

UNITED STATES BANKRUPTCY COURT

Western District of New York

In re:

Meryl A. Tilburg

Case No.
Chapter 7

Debtor(s)

INSERT NAME OF FORM HERE

DISCLOSURE OF COMPENSATION -- Rule 2016 (b)

1. Pursuant to 11 U.S.C. §329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is \$595.00.

2. The source of the compensation paid, or to be paid to me was the debtor.

3. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

Date 12/24/04

Signature

/s/John F. McKeown, Esq.

John F. McKeown, Esq., Bar No.